

**METHODS AND SYSTEMS FOR MANAGING INTEGRATED CREDIT
AND STORED-VALUE PROGRAMS**

ABSTRACT OF THE DISCLOSURE

Methods and systems are provided for generating a combined stored-value and credit instrument. Credit-account parameters to be associated with the instrument are received and a credit account associated with the instrument is established in accordance with the credit-account parameters. Stored-value-account parameters to be associated with the instrument are also received and a stored-value account associated with the instrument is established in accordance with the stored-value-account parameters. The credit account and the stored value are linked and issuance of the instrument is initiated substantially contemporaneously with linking the accounts.

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